

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

CASE NO. 11-10702

Debtor: David L. Hubbard SSN XXX-XX-1560 Current Monthly Income \$
Joint Debtor: Catherine Hubbard SSN XXX-XX-9771 Current Monthly Income \$
Address: 2895 Brewer Road Batesville, MS 38606 No. of Dependents: 4
Telephone No.: TAX REFUNDS AND EIC FOR DISTRIBUTION: NONE

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured/priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed or the recipient of government benefits.

- (A) Debtor shall pay \$350.00 per (☐ monthly ☐ semi-monthly ☒ weekly ☐ bi-weekly)
to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer at:

Insituform
17988 Edison Avenue
Chesterfield, MO 63005

- (B) Joint debtor shall pay \$325.75 per (☒ monthly ☐ semi-monthly ☐ weekly ☐ bi-weekly)
to the Chapter 13 Trustee. A payroll deduction order will be issued to Joint debtor's employer at:

Debtor - seasonal employment

PRIORITY CREDITORS

Filed claims that are not disallowed to be paid in full: IRS \$ 0.00 @ \$ 0.00 /month
State Tax Commission \$ 0.00 @ \$ 0.00 /month Other \$ 0.00 @ \$ 0.00 /month

DOMESTIC SUPPORT OBLIGATIONS (POST-PETITION) DUE TO: NONE

in the amount of \$ shall be paid \$ /month beginning
(☐ direct ☐ through payroll deduction ☐ through the plan)

PRE-PETITION DOMESTIC SUPPORT ARREARAGE DUE TO: NONE

through in the amount of \$ shall be paid at \$ /month
(☐ direct ☐ through payroll deduction ☐ through the plan)

HOME MORTGAGE(S)

MTG PMTS TO: First Horizon Home Loan BEGINNING 05/11 @\$ 586.37 ☒ PLAN ☐ DIRECT

MTG PMTS TO: BEGINNING @\$ ☐ PLAN ☐ DIRECT

MTG PMTS TO: BEGINNING @\$ ☐ PLAN ☐ DIRECT

MTG ARREARS TO: First Horizon Home Loan THROUGH 04/11 \$ 2,345.48 @\$ 39.09 /MO*

(*Including interest at 0 %)

MTG ARREARS TO: THROUGH \$ @\$ /MO*

(*Including interest at 0 %)

MTG ARREARS TO: THROUGH \$ @\$ /MO*

(*Including interest at 0 %)

Debtor's Initials: Joint Debtor's Initials:

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SECURED CLAIMS Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Interest Rate	Total Amt. To Be Paid	Monthly Payment
Amro Music	drums	555.00	555.00	7%	659.40	10.99
Chrysler Financial	2008 Chrysler	29684.00	19350.00	0%	19,350.00	322.50

SPECIAL CLAIMANTS (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal To be Paid
GEMB/American Honda	2008 ATV	2,719.00	surrender
Covenant Bank	altered mortgage	33,923.77	@8.5% = \$696.00/month

SPECIAL PROVISIONS for all payments to be paid through the plan, including but not limited to, adequate protection payments:

UNSECURED DEBTS totaling approximately \$ 25,904.05 are to be paid in deferred payments to Creditors that have timely filed claims that are not disallowed: IN FULL or 0% (percent) minimum.

Total Attorney Fees Charged \$ 2,800.00
 Attorney Fees Previously Paid \$ 377.00
 Attorney fees to be paid through the plan \$ 2,423.00

Pay administrative costs and debtor's attorney fees pursuant to Court Order and/or local rules.

Name/Address/Phone No. of Vehicle Insurance Co./Agent
 Telephone/Fax

Attorney for Debtor (Name/Address/Phone/Email)
 C. Gaines Baker
 136 Public Square CG Baker Bldg. Suite One
 Batesville, MS 38606
 Telephone/Fax (662)563-9385/(662)561-0743
 E-mail Address cgbaker@panola.com (Court use only)

DATE 16 February, 2011

DEBTOR'S SIGNATURE

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

David H. Baker
Christine Baker
[Signature]